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Official Form 1 (4/07)	Document	·	igc 1 01 33	
No.	1 States Bankruptcy orthern District of Illing	Cour	rt .	Voluntary Petition
Name of Debtor (if individual, enter Last, Firs El-Uri, Michael	st, Middle):	Nan	nte of Joint Debtor (Spouse) (Las	st. First, Middle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	t 8 years	All (incl	Other Names used by the Joint I clude married, maiden, and trade	Debtor in the last 8 years names):
Last four digits of Soc. Sec./Complete EIN or o		te all) Last	t four digits of Soc. Sec./Comple	ete EIN or other Tax ID No. (if more than one, state
Street Address of Debtor (No. and Street, City. 441 W. Oakdale Chicago, IL.	, and State):ZIP Code		eet Address of Joint Debtor (No.)	
County of Residence or of the Principal Place o	60657		inty of Residence or of the Princi	ZIP Code
Mailing Address of Debtor (if different from str	reet address):	Mail	ling Address of Joint Debtor (if o	different from street address):
i	ZIP Code			ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r			
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one of the state of the	able to individuals only). Must sideration certifying that the debtor Rule 1006(b). See Official Form 3A. hapter 7 individuals only). Must sideration. See Official Form 3B.	c) unization d States Code).  Check Check Check	Chapter 7 Chapter 9 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primarily consumer defined in 11 U.S.C. § 101(8) "incurred by an individual pria a personal, family, or househo  k one box: Chapter Debtor is a small business deb Debtor is not a small business k if: Debtor's aggregate nonconting to insiders or affiliates) are less k all applicable boxes: A plan is being filed with this places of creditors, in accordance of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were seclasses of creditors, in accordance of the plan were sectases of the plan were seclasses of creditors.	) as business debts. imarily for old purpose."  er 11 Debtors  otor as defined in 11 U.S.C. § 101(51D). debtor as defined in 11 U.S.C. § 101(51D). gent liquidated debts (excluding debts owed is than \$2,190,000.  petition. solicited prenetition from one or more
stimated Assets	erty is excluded and administrative on to unsecured creditors.  1,000- 5,001- 10,001- 5,000 10,000 25,000 5		es paid,	THE STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS  SEP 2 5 2007
\$10,000 \$100,000  stimated Liabilities  \$0 to \$\$\$\$\$ \$50,001 to	\$1,000 to \$1,000 m		More than \$100 million	neth 8. gardner, Clerk PS REP DDS
\$50,000 \$100,000	\$1,000, \$1,000 S1,000 S1 million \$1,000 m		More than \$100 million	

Case 07-17428 Doc 1 Filed 09/25/07 Entered 09/25/07 10:54:43 Desc Main Official Form 1 (4/07) Document Page 2 of 33 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition El-Uri, Michael (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 12, or 13 of title 11, United States Code, and have explained the relief available and is requesting relief under chapter 11.) under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in п this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  $\Box$ (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy

§110; 18 U.S.C. §156.

Procedure may result in fines or imprisonment or both 11 U.S.C.

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Official Form 1, Exhibit D (10/06)

# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Michael El-Uri	Debtor(s)	Case No. Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

Date: September 25, 2007

m 4 I am not negotiate and
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
and the state of t
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Meeled to 71-
Michael El-Uri

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Form 6-Summary (10/06)

### United States Bankruptcy Court Northern District of Illinois

In re	Michael El-Uri		Case No.	
		Debtor		
			Chapter	7

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	5,450.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		41,272.23	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,300.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		24,551.14	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
- Current Income of Individual Debtor(s)	Yes	1			2,621.25
- Current Expenditures of Individual Debtor(s)	Yes	1			2,619.69
Total Number of Sheets of ALL Schedul	es	14			
	To	tal Assets	5,450.00		
		<u> </u>	Total Liabilities	68,123.37	

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Official Form 6 - Statistical Summary (10/06)

# United States Rankruntcy Court

	ern District of Illinois		
Michael El-Uri		Case No.	
	Debtor	Chapter	7
STATISTICAL SUMMARY OF CERT	TAIN LIABILITIES AN	ND RELATED DA	ATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily a case under chapter 7, 11 or 13, you must report all informations of the control o	consumer debts, as defined in 8		
Check this box if you are an individual debtor who report any information here.	se debts are NOT primarily cons	umer debts. You are not	required to
This information is for statistical purposes only under			
Summarize the following types of liabilities, as reported	d in the Schedules, and total th	em.	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)		0.00	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	2,3	300.00	
Claims for Death or Personal Injury While Debtor Was Intoxica (from Schedule E)	ted	0.00	
Student Loan Obligations (from Schedule F)		0.00	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E		0.00	
Obligations to Pension or Profit-Sharing, and Other Similar Obl (from Schedule F)	igations	0.00	
Т	OTAL 2,3	00.00	
State the following:			
Average Income (from Schedule 1, Line 16)			

Average Income (from Schedule I, Line 16)	2,621.25
Average Expenses (from Schedule J, Line 18)	2,619.69
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	225.32

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		41,272.23
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,300.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		24,551.14
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		65,823.37

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(10/05)		
In re	Michael El-Uri	Case No.
		Debtor
		CHEDULE A. REAL PROPERTY
the debtor	's own benefit. If the debtor is marrie	ty in which the debtor has any legal, equitable, or future interest, including all property owned as a tor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column

labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's
Interest in Property
Interest in Proper

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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Form B6B (10/05)

In re	Michael El-Uri		Case No.
		Debtor	

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Bed		•	50.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Used Clot	hing	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	x			
			(Tota	Sub-Total al of this page)	> 550.00

2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

It	n re Michael El-Uri			Case No	
			Debtor		
		SCHEE	OULE B. PERSONAL PROPER (Continuation Sheet)	ГҮ	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

0.00

Sub-Total >

(Total of this page)

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Form B6]

ln re	Michael El-Uri	Case No.
	······································	***************************************

Debtor

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford 450 Pickup (60K miles) (need a fuel pump)	•	4,900.00
		2	2006 Ford F-150 (12K miles)		21,000.00
		2	2002 Ford Explorer	-	4,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	x			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 29,900.00 | (Total of this page) | Total > 30,450.00

Sheet  $\underline{2}$  of  $\underline{2}$  continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form	BoC
(4/07)	

n re	Michael El-Uri	Case No
-		

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136.875.
☐ 11 U.S.C. §522(b)(2)	\$130,673.
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Household Goods and Furnishings</u> Bed	735 ILCS 5/12-1001(b)	50.00	50.00
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Ford 450 Pickup (60K miles) (need a fuel pump)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,500.00	4,900.00

Total: 5,450.00 5,450.00

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Official Form 6D (10/06)

In re	Michael El-Uri	Case No.
	Debtor	

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P.

name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Contingent". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Husband, Wife, Joint, or Community AMOUNT OF CREDITOR'S NAME ODEBTOR ONTINGENT CLAIM DATE CLAIM WAS INCURRED, AND MAILING ADDRESS UNSECURED NATURE OF LIEN, AND DESCRIPTION AND VALUE WITHOUT W INCLUDING ZIP CODE, αυ PORTION, IF DEDUCTING J AND ACCOUNT NUMBER ANY C VALUE OF OF PROPERTY (See instructions above.) DATED COLLATERAL SUBJECT TO LIEN Account No. xxxxx7121 2006 Automobile Ford Credit National Bankruptcy Service Center 2006 Ford F-150 (12K miles) P.O. Box 537901 Livonia, MI 48153-7901 Value \$ 0.00 31,327.10 31,327.10 Account No. 500002219905-9 2002 **HSBC Auto Finance** Automobile P.O. Box 17904 2002 Ford Explorer San Diego, CA 92177 Value \$ 0.00 9.945.13 9,945.13 Account No. Value \$ Account No. Value \$ Subtotal continuation sheets attached 41,272.23 41,272.23 (Total of this page) Total 41,272.23 41,272.23 (Report on Summary of Schedules)

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Official Form 6E (4/07)

	***		
ln re	Michael El-Uri		Case No
		······································	· · · · · · · · · · · · · · · · · · ·
		Debtor	

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also

so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).
If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Suppose of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Lightities and Related Data.
Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal

Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\_\_\_ continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6E (4/07) - Cont

In re	Michael El-Uri	Case No.	
	Debtor		_

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

				Owed to Governmental Units				
							TYPE OF PRIORIT	Y
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C			1 (	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-6227			2006	- N		A C		PRIORITY
Illinois Department of Revenue Bankruptcy Section, Level 7425 100 W. Randolph Street Chicago, IL 60606		-	State Taxes				200.00	0.00
Account No. xxx-xx-6227		$\vdash$	2006	+		$\mathbb{H}$	300.00	300.00
IRS Kansas City, MO 64999-0025		-	Income Taxes					0.00
Account No.	_						2,000.00	2,000.00
Account No.								
Account No.	1							<del></del>
Sheet 1 of 1 continuation sheets atta	ached	to		ıbto	tal	+		0.00
Schedule of Creditors Holding Unsecured Pri-	ority (	Clai	ms (Total of th			·  -	2,300.00	2,300.00
			(Report on Summary of Sch	To ledul			2,300.00	2,300.00

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Official Form 6F (10/06)

In re	Michael El-Url		Case No.
_		,	
		Debtor	

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community	16	1 1	ΙĐ	1
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	H W J C	DATE CLAIM WAS INCUIDED AND	CORTIZGER	7007	SPUTED	AMOUNT OF CLAIM
Account No. xxx8603			2005	<b>→</b> №	D A T		<u> </u>
Bank of America P.O. Box 41249 Nashville, TN 37204		-	Credit Card		D		
Account No. xxxx-xxxx-7998			2005	$\downarrow$			6,803.00
Capital One P.O. Box 30285 Salt Lake City, UT 84130		•	Credit Card				
Account No. xxxx-xxxx-0885		$\dashv$	2005	$\bot$	_		1,896.19
Capital One P.O. Box 30285 Salt Lake City, UT 84130		-	Credit Card				
Account No. 07114 454400		$\downarrow$					2,011.87
Account No. 07M1-151429  Gloria Picchetti 553 W. Oakdale # // Z  Chicago, IL 60657			2007 Judgment				5,000.00
1 continuation sheets attached			(Total of t	Subto his pa		)	15,711.06

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Official Form oF (10/06) - Cont

In re	Michael El-Uri	Case No.	
	Debtor		

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	-T-	1			_			
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODESTOR	C A H		CONTINGENT	100		Ι.	AMOUNT OF CLAIM
Account No. 6035320017194075		Γ	2005	77	Î		ļ	
Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100			Credit Card		Ď			6.755.00
Account No. <b>3613371</b>	╀	⊢	2007	↓_	L	ļ	_	6,755.08
MidAmerica Bank 2650 Warrenville Road Ste. 500 - Dept 10 Downers Grove, IL 60515		-	2007 Bank Fees					
						l		600.00
Account No. 05176-00222  Saint Joseph Hospital 4588 Paysphere Circle Chicago, IL 60657		-	2007 Medical Bills					
								1,485.00
Account No.								
Account No.	$\dashv$	-		H	$\dashv$		-	
Sheet no. 1 of 1 sheets attached to Schedule of	<u> </u>		· · · · · · · · · · · · · · · · · · ·	 ubto	+03	i	$\vdash$	····
Creditors Holding Unsecured Nonpriority Claims			(Total of th				_	8,840.08
			(Report on Summary of Sch	To edu		- 1		24,551.14

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Form B6G		
( IA/05)		

In re	Michael El-Uri		Case No.
		Debtor	

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

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1	1	$\Omega/\Omega^{2}$	17

n re	Michael El-Uri		Case No.
		Debtor	
		Debtor	

#### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official	Form	61	4.3	DWP()

In re	Michael El-Uri		Case No.	
		Debtor(s)		

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTO	R AND S	SPOUSE		
Single	RELATIONSHIP(S): None.	AGE(S)	t .	•	
Employment:	DEBTOR		SPOUSE		
Occupation	Scrap Collector		01 0 0 0 1		
Name of Employer	Self Employed				
How long employed					
Address of Employer					
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR	<del></del>	SPOUSE
1. Monthly gross wages, salary,	and commissions (Prorate if not paid monthly)	\$_	2,281.25	\$	N/A
2. Estimate monthly overtime		\$ _	0.00	\$ _	N/A
3. SUBTOTAL		\$_	2,281.25	. \$_	N/A
4. LESS PAYROLL DEDUCTION					
<ul> <li>a. Payroll taxes and social s</li> </ul>	ecurity	\$	0.00	\$	N/A
b. Insurance		\$	0.00	\$ -	N/A
c. Union dues		\$ _	0.00	\$ _	N/A
d. Other (Specify):		\$_	0.00	\$ _	N/A
<del></del>		\$ _	0.00	\$ _	N/A
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$_	0.00	\$_	N/A
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$	2,281.25	\$_	N/A
7. Regular income from operation	n of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$ _	N/A
9. Interest and dividends		\$ _	0.00	\$	N/A
that of dependents listed abo	port payments payable to the debtor for the debtor's use of	Γ			
11. Social security or governmen	ve t assistance	\$ _	0.00	\$_	N/A
(Charles).		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
<ul><li>12. Pension or retirement income</li><li>13. Other monthly income</li></ul>		\$ _	0.00	\$ _	N/A
	nam Jahra Lautina				
(Specify). Cal Payment is	rom John Loaiza	<u>\$</u> _	340.00	<b>\$</b>	N/A
		\$ _	0.00	\$ _	N/A
14. SUBTOTAL OF LINES 7 TH	IROUGH 13	\$	340.00	\$	N/A
15. AVERAGE MONTHLY INC	OME (Add amounts shown on lines 6 and 14)	\$_	2,621.25	\$	N/A
16. COMBINED AVERAGE MO from line 15; if there is only one debt	ONTHLY INCOME: (Combine column totals or repeat total reported on line 15)		\$	2,621.	25

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

In re	Michael El-Uri		Case No.	
		Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and t filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate	the debtor's family at time case
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	lete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 600.00
a. Are real estate taxes included?	
b. Is property insurance included? Yes No _X	
2. Utilities: a. Electricity and heating fuel	\$ 30.00
b. Water and sewer	\$ 0.00
c. Telephone	\$ 60.00
d. Other	\$ 0.00
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$ 300.00
<ul><li>5. Clothing</li><li>6. Laundry and dry cleaning</li></ul>	\$100.00
7. Medical and dental expenses	\$75.00
8. Transportation (not including car payments)	\$ 20.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$300.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	\$0.00
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 117.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 452.85
b. Other Auto Payment on Explorer	\$ 339.84
c. Other IRS Repayment	\$
d. Other	\$0.00
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Drug Store Expenses	\$0.00
Other Car Maintenance	\$50.00
Other Car Maintenance	\$75.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	\$2,619.69
following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	£ 0.004.0=
b. Average monthly expenses from Line 18 above	\$ 2,621.25
c. Monthly net income (a. minus b.)	\$ 2,619.69 \$ 1.56
	Ψ 1.30

Case 07-17428

Document

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Official Form 6-Declaration. (19/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Michael El-Uri		Case No.			
		Debtor(s)	Chapter	7		
	DECLARATION CONCERNING DEBTOR'S SCHEDULES					
	DECLARATION UNDE	R PENALTY OF PERJURY 1	BY INDIVIDUAL DI	EBTOR		
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of					
Date _	September 25, 2007	Signature Michael El-Uri Debtor	chille	266		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

#### United States Bankruptcy Court Northern District of Illinois

In re	Michael El-Uri		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$2,993.85 Estimated Employment Income YTD 2007
\$12,358.00 Employment Income 2006
\$19,832.00 Employment Income 2005

SOURCE

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

#### 3. Payments to creditors

None

#### Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

PAID OR VALUE OF TRANSFERS

**AMOUNT** 

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Gloria Picchetti v. Debtor 07M1 151429

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Civil Suit

Circuit Court of Cook County

Pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

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#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF **ASSIGNMENT** 

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

3

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Money Management 9009 West Loop South 7th Floor Houston, TX 77096

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 9/19/07

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, eash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

BEGINNING AND
NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** 

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

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owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRE

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

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None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 25, 2007

Signature

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# United States Rankruntey Court

		Northern Distr		ırı		
In r	e Michael El-Uri			Case N	No.	
		Del	btor(s)	Chapte	er <b>7</b>	
	CHAPTER 7 IN	DIVIDUAL DEBTOR	'S STATEME	NT OF II	NTENTION	
☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.						
	I have filed a schedule of executory c	ontracts and unexpired leases when	nich includes persor	ial property si	abject to an unexpir	ed lease.
#	I intend to do the following with resp	ect to property of the estate which	ch secures those deb	ts or is subjec	et to a lease:	
	ription of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
200	6 Ford F-150 (12K miles)	Ford Credit				X
2002 Ford Explorer		HSBC Auto Finance				X
Descr Prope		Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date	September 25, 2007		Mehael El-Uri		E I	<u>~</u>

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### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois				
In re	Michael El-Uri		Case No.			
		Debtor(s)	Chapter 7			
	VERIFICATION OF CREDITOR MATRIX					
		Number of	Creditors:	12		
	The above-named Debtor(s) h (our) knowledge.	ereby verifies that the list of credito	rs is true and correct t	to the best of my		
Date:	September 25, 2007	Michael El-Uri Signature of Debtor	Out			

Bank of America P.O. Box 41249 Nashville, TN 37204

Capital One P.O. Box 30285 Salt Lake City, UT 84130

Capital One P.O. Box 30285 Salt Lake City, UT 84130

Dependon Collection Services, Inc P.O. Box 4983 Oak Brook, IL 60523-4983

Ford Credit National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901

Gloria Picchetti 553 W. Oakdale Chicago, IL 60657

Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100

HSBC Auto Finance P.O. Box 17904 San Diego, CA 92177

Illinois Department of Revenue Bankruptcy Section, Level 7425 100 W. Randolph Street Chicago, IL 60606

IRS Kansas City, MO 64999-0025 MidAmerica Bank 2650 Warrenville Road Ste. 500 - Dept 10 Downers Grove, IL 60515

Saint Joseph Hospital 4588 Paysphere Circle Chicago, IL 60657